



# STATE OF CONNECTICUT

OFFICE OF VICTIM ADVOCATE  
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Michelle S. Cruz, Esq.  
State Victim Advocate

**Testimony of Michelle Cruz, State Victim Advocate**  
**Submitted to the Banks Committee**  
**Thursday, February 10, 2011**

Good morning Senator Duff, Representative Tong and distinguished members of the Banks Committee. For the record, my name is Michelle Cruz and I am the Victim Advocate for the State of Connecticut. Thank you for the opportunity to provide testimony concerning:

**Proposed Senate Bill No. 254**, *An Act Concerning Credit File Monitoring for Victims of Personal Identifying Information Theft*

**Proposed House Bill No. 5354**, *An Act Ensuring Customer Access to Account Funds Pending an Investigation into Identity Theft*

Last year, identity theft was ranked as the number one consumer complaint category with 1.3 million people falling victim to the crime, which accounts for 21% of total complaints, according to the Federal Trade Commission (FTC). Connecticut's lawmakers have been consistent in responding to this nationwide epidemic with the passage of laws that assist victims of identity theft, not only in reporting identity theft crimes, but also in repairing some of the damaging affects of identity theft.

One of the most frustrating aspects of identity theft is often the delay in discovering the crime. Typically, the damage to one's credit or personal finances has occurred long before the discovery of the crime. Proposed Senate Bill No. 254 will ensure that lending institutions provide lifetime credit file monitoring services to consumers when the institution inadequately safeguards the consumer's personal information.

Additionally, once a victim has discovered the identity theft, the long road to financial and personal recovery begins. Dependent upon the nature of the identity theft, the victim may be left without access to funds or credit, further crippling the victim. Although some banks have individually adopted a policy to allow consumer access to funds, as suggested by this proposal, not all financial institutions have taken these steps. Proposed House Bill No. 5354 will require banks to allow consumers access to their funds during the pendency of a fraud investigation.

Thank you for consideration of my testimony.

Very Sincerely,

A handwritten signature in cursive script that reads "Michelle Cruz".

Michelle Cruz, Esq.  
State Victim Advocate